

Fill in this information to identify the case:

Debtor 1 Cosetta Johnson Foster

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Alabama
(State)

Case number 16-70058-JHH13 (Tuscaloosa)

Form 4100R AMENDED

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Bungalow Series III Trust Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 3 8 2 5

Property address: 3123 Diamondhead
Number Street

Northport AL 35473
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. *****
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____
- *****The Proof of Claim has been paid pursuant to docket number 53, Order on Objection to Claims 3&5, entered on 05/13/2019.

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 09/01/2018 - 06/01/2020 22@ \$1,094.29

(a) \$ 24,074.38

b. Total fees, charges, expenses, escrow, and costs outstanding: Taxes and insurance

+ (b) \$ 5,764.23

c. Total. Add lines a and b.

(c) \$ 29,838.61

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

09/01/2018

MM / DD / YYYY

Debtor 1 Cosetta Johnson Foster
First Name Middle Name Last Name

Case number (if known) 16-70058-JHH13

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Mark A. Baker
Signature

Date 06/18 / 2020

Print Mark A. Baker
First Name Middle Name Last Name

Title Attorney for creditor

Company McMichael Taylor Gray, LLC

If different from the notice address listed on the proof of claim to which this response applies:

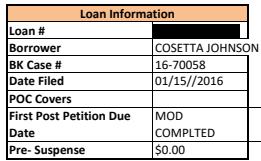
Address 3550 Engineering Drive, Suite 260
Number Street

Peachtree Corners, GA 30092
City State Z P Code

Contact phone (404) 474 - 7149

Email mbaker@mtglaw.com

[illegible]



Date	Amount Rcvd	Post Pet Due Date	Contractual Due Date	Amt Due	Over/Short	Suspense Credit	Suspense Debit	Suspense Balance	ESCROW Credit	ESCROW Debit	ESCR Suspense Bal	Escrow Paid to Date	UPB After Transaction	Comments
					\$0.00			\$0.00	\$365.27			\$365.27	\$174,434.31	
9/28/2018	\$1,362.75	Pre/Post-MOD Susp Balance	8/1/2018	\$1,094.29	\$268.46	\$268.46		\$268.46	\$268.46				\$174,286.74	
9/28/2018		Additional Suspense to Escrow			\$0.00		\$268.46						\$174,286.74	
		9/1/2018	9/1/2018	\$1,094.29	-\$1,094.29			\$0.00					\$174,286.74	
		10/1/2018	10/1/2018	\$1,094.29	-\$1,094.29			\$0.00					\$174,286.74	
10/5/18 HOI PAID				\$2,554.96	-\$2,554.96			\$0.00		\$2,554.96	-\$1,921.23		\$174,286.74	
		11/1/2018	11/1/2018	\$1,094.29	-\$1,094.29			\$0.00			-\$1,921.23		\$174,286.74	
11/8/18 TAXES PAID				\$609.81	-\$609.81			\$0.00		\$609.81	-\$2,531.04		\$174,286.74	
		12/1/2018	12/1/2018	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		1/1/2019	1/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		2/1/2019	2/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		3/1/2019	3/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		4/1/2019	4/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		5/1/2019	5/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		6/1/2019	6/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		7/1/2019	7/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		8/1/2019	8/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		9/1/2019	9/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
		10/1/2019	10/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$2,531.04		\$174,286.74	
10/5/19 HOI PAID				\$2,606.44	-\$2,606.44			\$0.00		\$2,606.44	-\$5,137.48		\$174,286.74	
10/26/19 TAXES PAID				\$626.75	-\$626.75			\$0.00		\$626.75	-\$5,764.23		\$174,286.74	
		11/1/2019	11/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		12/1/2019	12/1/2019	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		1/1/2020	1/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		2/1/2020	2/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		3/1/2020	3/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		4/1/2020	4/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		5/1/2020	5/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
		6/1/2020	6/1/2020	\$1,094.29	-\$1,094.29			\$0.00			-\$5,764.23		\$174,286.74	
					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
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					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
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					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
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					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
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					\$0.00			\$0.00			-\$5,764.23		\$174,286.74	
					\$0.00			\$0.00	</					

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **AMENDED RESPONSE TO NOTICE OF FINAL CURE PAYMENT** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail

Cosetta Johnson Foster

3723 Diamondhead Lane
Northport, AL 35473-2254

Via CM/ECF electronic service:

Robert D. Reese

Bond, Botes, Reese & Shinn, P.C.
15 Southlake Lane
Suite 140
Birmingham, AL 35244

J. Suzanne Shinn

Bond, Botes, Reese & Shinn, P.C.
15 Southlake Lane
Suite 140
Birmingham, AL 35244

C David Cottingham

Chapter 13 Standing Trustee
701 22nd Avenue, Suite 4
P O Drawer 020588
Tuscaloosa, AL 35402-0588

This 18th day of June, 2020

/s/ Mark A. Baker

Mark A. Baker
ASB 2459-E57M
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
404-474-7149
mbaker@mtglaw.com